

Form 201

UNITED STATES BANKRUPTCY COURT      104 - 100  
Western District of Pennsylvania      culy

In re:

Bankruptcy Case No.: 05-73187-BM  
Doc. # 100  
Chapter: 7  
Hearing Date: 6/7/07 at 01:30 PM

**Helen L. George**  
**dba Yard Stones by Helen**  
Debtor(s)

**CERTIFICATE OF SERVICE**

1. I am, and at all times hereinafter mentioned was, more than 18 years of age.
2. On the 8th day of May, 2007, I served by (describe mode of service)  
U.S. First-Class Mail, Postage Prepaid

a copy of the **ORDER TOGETHER WITH A NOTICE OF SALE AND THE MOTION FOR SALE** on the following respondents at the addresses stated.

Omega Bank, P.O. Box 298, State College, PA 16804  
Tom Johnson Construction c/o Kirk Kling, Esquire, 630 Pleasant Valley  
Boulevard, Altoona, PA 16602-4804  
Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502

a copy of the Notice of Sale together with the Order were forwarded to Everett Marble & Granite Works, Inc., 11097 Lincoln Hwy., Everett, PA 15537

3. In addition, on the 8th day of May, 2007, I served a dated Notice of Sale, a copy of which is attached hereto as Exhibit A on all creditors listed on the attached copy (Exhibit B) of the Clerk's Mailing Matrix.
4. I certify under penalty of perjury that the foregoing is true and correct.

Executed on May 8, 2007  
(Date)

/s/ David J. Novak  
(Signature)

David J. Novak, Esquire, P.O. Box 280, Johnstown, PA 15907  
(Type Name and Mailing Address of Person Who Made Service)

Form 015

UNITED STATES BANKRUPTCY COURT  
Western District of Pennsylvania

104 - 100  
culy

In re:

Bankruptcy Case No.: 05-73187-BM  
Doc. # 100  
Chapter: 7  
Hearing Date: 6/7/07 at 01:30 PM

**Helen L. George**  
**dba Yard Stones by Helen**  
Debtor(s)

**Order Setting Date Certain For Hearing  
On Motion To Sell Free And Clear Of Liens**

**AND NOW**, this 4th day of May, 2007, Motion To Sell Real Estate Free And Clear Of Third Party Interests, Liens, Claims, Charges And/Or Encumbrances in the above captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. Counsel for the moving party shall **immediately** serve a copy of this Order and the Motion upon all parties against whom relief is sought and their counsel. The Motion and Order shall be served in the manner provided in Fed.R.Bankr.P.7004. Additionally, all equity security holders in Chapter 11 bankruptcy cases, if any, are to be served. Counsel for the Moving Party shall then file the enclosed certificate of service.

2. **Any Response, including a consent to the Motion**, shall be filed with the Clerk of the Bankruptcy Court at  
U.S. Bankruptcy Court  
5414 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219

and served on the Moving Party and its counsel not later than the last date fixed in the Notice of Sale for Filing Objections to the sale which is **5/31/07**.

3. Said Motion is scheduled for hearing on **6/7/07 at 01:30 PM in Courtroom B, First Floor, Penn Traffic Building, 319 Washington Street, Johnstown, PA 15901 \***.

\* NOTE: For hearings scheduled in Johnstown: Video Conferencing equipment has been installed in Courtroom B in Johnstown, Pennsylvania and also in Courtroom C in Pittsburgh, Pennsylvania. Please contact the Courtroom Deputy at 412-644-4821 one day prior to the above scheduled hearing date to verify if Judge Bernard Markovitz will be utilizing the video conferencing equipment and if you will be permitted to attend the hearing in either the Pittsburgh or Johnstown courtroom or only in the Johnstown courtroom.

4. Only a limited time is being provided on the calendar. If any party in interest anticipates that the hearing involves a substantial dispute and will require more time, they shall so advise the court **immediately** in writing and request appropriate time on another date.

5. Notice of sale is also to be accomplished by the seller as provided in Fed.R.Bankr.P.6004 and Local Rule 6004.1.D.3 to all parties in interest. Counsel for the moving party shall then file a Certificate of Service.

Bernard Markovitz  
Judge

cm: James Walsh,  
Esq.

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

HELEN L. GEORGE,	:	Case No. 05-73187 BM
Debtor	:	Chapter 7
*****		
JAMES R. WALSH, ESQUIRE,	:	
TRUSTEE OF THE BANKRUPTCY	:	
ESTATE OF HELEN L. GEORGE,	:	Doc. No. 106
Movant	:	
v.	:	
OMEGA BANK, formerly Hollidaysburg	:	
Trust; TOM JOHNSON CONSTRUCTION	:	
and PORTFOLIO RECOVERY,	:	
Respondents	:	
*****		

NOTICE OF SALE

Notice is hereby given that the Trustee in the above matter has filed a Motion to Sell Free and Clear of Liens, Claims, Charges and/or Encumbrances all that certain parcel of real estate, together with the improvements erected thereon and the debtor's interest in the personality situate therein, situate, lying and being in the City of Altoona, Blair County, Pennsylvania, which is known as 1000-1006 Pleasant Valley Boulevard, Altoona, Pennsylvania, which premises are more fully described in deed recorded in Blair County in DBV 910, Page 172 & 176.

An offer has been received for said premises in the amount of \$150,000.00.

The said realty will be exposed to sale by auction before The United States Bankruptcy Court for the Western District of Pennsylvania on the date and at the time set forth below, at which time the highest and best offer made for said realty will be accepted, and the sale of said realty authorized, approved, and confirmed by the Court.

Higher and better offers will be accepted at the time of hearing.

The terms of sale include, but are not limited to the fact that the sale is an "AS IS" sale, without representations or warranties of any kind. The buyer and seller shall be equally responsible for all of the realty transfer taxes, if any be due and owing, and taxes and rents shall be pro-rated as of closing.

EXHIBIT "A"

Closing shall occur on or before 30 days from the date the Order of Sale becomes final.

The successful bidder shall be required to deposit \$5,000.00 of the purchase price in cash, or by certified or cashier check, at the time of the hearing.

All buyers are advised that the above is intended to be a summary of the terms of sale. Buyers should obtain a copy of the Motion to Sell, as the specific terms and conditions set forth in the Motion shall at all times prevail and be controlling. The terms of sale are contained in the Motion to Sell which is of record and may and should be inspected by any party desiring to be aware of all terms and conditions of sale.

The Trustee shall expose the premises to sale in open Court with higher and better offers to be entertained and the premises to be sold to the maker of the highest and best offer at the time of sale.

Hearing on the Motion is scheduled before The Honorable Bernard Markovitz, United States Bankruptcy Judge, in The United States Bankruptcy Court, Courtroom B, Penn Traffic Building, 319 Washington Street, Johnstown, PA 15901 at 1:30 p.m. on the 7th day of June, 2007, at which time all persons having an interest may appear and be heard, and at which time any party desiring to make higher and better offers may appear and be heard.

Parties desiring to contest the sale, or its terms, shall file written objections to the sale and file the same with the Clerk's Office, 5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, and serve a copy upon counsel for the Trustee, James R. Walsh, Esquire, Spence, Custer, Saylor, Wolfe & Rose, LLC, 400 AmeriServ Financial Building, P.O. Box 280, Johnstown, PA 15907, on or before May 31, 2007. Any party filing an objection to the sale shall be expected to appear at the hearing above scheduled.

SPENCE, CUSTER, SAYLOR, WOLFE & ROSE LLC

BY \_\_\_\_\_ /s/ James R. Walsh  
James R. Walsh, Esquire  
400 AmeriServ Financial Building  
P.O. Box 280  
Johnstown, PA 15907  
(814) 536-0735  
PA I.D. #27901  
Attorneys for Trustee

Label Matrix for local noticing 0315-7 Case 05-73187-BM Western District of Pennsylvania Johnstown Tue May 8 13:24:10 EDT 2007  Advantage Assets Inc. 7322 Southwest Freeway Suite 1600 Houston TX 77074	Academy Collection Service, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210  James R. Apple Apple and Apple, PC 4650 Baum Blvd. Pittsburgh, PA 15213-1231	Advanta Bank Card PO Box 8088 Philadelphia, PA 19101  Apple and Apple, PC 4650 Baum Blvd Pittsburgh, PA 15213-1237
Arthur S. Cohen PO Box 597 Hollidaysburg, Pa. 16648	Associated Recovery Systems PO Box 469048 Escondido, CA 92046-9048	David M. Axinn PO Box 597 Hollidaysburg, PA 16648-0597
B-Line, LLC/Atlantic Credit Finance HOUSEHOLD BANK Mail Stop 550 2101 Fourth Ave., Suite 1030 Seattle, WA, 98121	CAPITAL ONE BANK C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS, GA 30091	CCS Payment Processing Center- 27 PO Box 55126 Boston, MA 02205-5126
Capital One PO Box 85167 Richmond, VA 23285-5184	Jane L. Carothers Park View Center 10 Sheraton Drive Post Office 2024 Altoona, PA 16603	Chase PO Box 15650 Wilmington, DE 19886
Chase Manhattan Bank Peter E. Meltzer 1600 Locust St. Philadelphia, PA 19103	Citcorp PO Box 20523 Kansas City, MO 64195	Citibank PO Box 8108 South Hackensack, NJ 07606
Citzins Bank 2035 Broad Ave. Altoona, PA 16601	Shawn B. Cohen Cohen Law Office P.O. Box 663 Duncansville, PA 16635	Commonwealth Financial Systems 120 N. Keyser Avenue Scranton PA 18504-9701
Deutsche Bank Trust Company Americas, as Tru C/O Udren Law Offices, P.C. 111 Woodcrest Road, Suite 200 Cherry Hill, NJ 08003-3620	(p)DISCOVER FINANCIAL SERVICES LLC PO BOX 3025 NEW ALBANY OH 43054-3025	Discover Card PO Box 7088 Dover, DE 19903
FMA Alliance, LTD 11811 North Freeway, STE 900 Houston, TX 77060	Financial Assitance Inc. PO Box 7148 Bellevue, WA 98007	First National Bank 4140 East State ST Hermitage, PA 16148
First USA Bank PO Box 8650 Wilmington, DE 19899	Helen L. George RR 3 Box 359 Hollidaysburg, PA 16648	Holtz & Associates Attn: Jeff Holtz 633 Logan Blvd Altoona, PA 16602

Household Bank  
PO Box 3548  
Newark, NJ 07193

Hudson & Keyse, LLC  
PO Box 1090  
Mentor, OH 44061

Jefferson Capital Systems, LLC  
POB 23051  
Columbus, GA 31902-3051

Kirk Kling  
630 Pleasant Valley Blvd.  
Altoona PA 16602

Lowe's  
PO Box 981064  
El Paso, TX 79998

MBNA America  
PO Box 15026  
Wilmington, DE 19886

Peter E. Meltzer  
Peter E. Meltzer and Associates PC  
1600 Locust Street  
Suite 200  
Philadelphia, PA 19103

NCO Financial Systems  
209 E. Washington STE 320  
Jackson, MI 49201

NCO Financial Systems  
PO Box 414448  
Philadelphia, PA 19101

NCO Financial Systems  
PO Box 41448  
Philadelphia, PA 19101

National City  
1 National Pkwy  
Kalamazoo, MI 49009

National Enterprise Systems  
29125 Solon Road  
Solon, OH 44139

National Financial Systems  
PO Box 9041  
Hicksville, NY 11802

David J. Novak  
Spence Custer Saylor Wolfe & Rose  
400 U.S. Bank Building  
P.O. Box 280  
Johnstown, PA 15907

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222

Omega Bank  
PO Box 298  
State College, PA 16804

PA DEPARTMENT OF REVENUE  
BANKRUPTCY DIVISION  
PO BOX 280946  
HARRISBURG PA 17128-0946

PNC Bank  
PO Box 747066  
Pittsburgh, PA 15274

Pennsylvania Dept. of Revenue  
Department 280946  
P.O. Box 280946  
ATTN: BANKRUPTCY DIVISION  
Harrisburg, PA 17128-0946

Peter E Meltzer Esq  
o/b/o Chase Manhattan Bank  
1600 Locust St  
Suite 200  
Philadelphia PA 19103

Portfolio Recovery Associates, LLC  
PO Box 12914  
Norfolk, VA 23541

Portfolio Recovery Associates, LLC  
PO Box 41067  
Norfolk, VA 23541

RMA  
PO Box 105044  
Atlanta, GA 30348

Saxon Mortgage  
4708 Mercantile Drive North  
Ft Worth, TX 76137

Saxon Mortgage Services, Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120

Saxon Mortgage Services, Inc.  
4708 Mercantile Drive North  
Fort Worth, TX 76137

Heidi R. Spivak  
UDREN LAW OFFICES, P.C.  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620

The Law Center  
4460 Corporation Lane, STE 150  
Virginia Beach, VA 23462

The Law Office of John P. Frye, PC  
PO Box 13665  
Roanoke, VA 24036-3665

James R. Walsh  
Spence, Custer,Saylor,Wolfe & Rose  
P.O. Box 280  
Johnstown, PA 15907

Wells Fargo Bank  
PO Box 5058  
Sioux Falls, SD 57117

Wolpoff & Abramson, LLP  
Two Irvington Centre  
702 King Farm Blvd  
Rockville, MD 20850

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Discover  
PO Box 15251  
Wilmington, DE 19850

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Chase Manhattan Bank

(u) Commonwealth Financial Systems, Inc./First

(u) Deutsche Bank Trust Company Americas, as T

(u) Johnson Construction Co.

(u) Maryanne C. Litzinger

(u) Vernon E. Litzinger

(u) Bernard Markovitz

(d) Saxon Mortgage Services, Inc.  
4708 Mercantile Drive North  
Fort Worth, TX 76137

(d) James R. Walsh  
Spence, Custer, Saylor, Wolfe & Rose  
P.O. Box 280  
Johnstown, PA 15907

End of Label Matrix

Mailable recipients	61
Bypassed recipients	9
Total	70